

NOTICE OF OBJECTION TO CONFIRMATION

QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC. has filed papers with the Court to object to the Confirmation of the Modified Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to object to the Confirmation of the Modified Chapter 13 Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

File with the Court an answer, explaining your position at:

**Clerk
U.S. Bankruptcy Court
401 Market Street, 2nd Floor
Camden, NJ 08101**

If you mail your response to the Court for filing, you must mail it early enough so that the Court will *receive* it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

ISABEL C. BALBOA
CHAPTER 13 STANDING TRUSTEE
CHERRY TREE CORPORATE CENTER
535 ROUTE 38 - SUITE 580
CHERRY HILL, NJ 08002

Attend the hearing scheduled to be held on 08/19/2020 @ 09:00 AM in the CAMDEN Bankruptcy Court, at the following address:

**U.S. Bankruptcy Court
401 Market Street, 2nd Floor
Camden, NJ 08101**

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: July 7, 2020

/s/ Melanie Grimes
Melanie Grimes, Esq.
Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
Tel: 856-813-5500 Ext. 46245
Fax: 856-813-5501
Email: Melanie.Grimes@phelanhallinan.com

Phelan Hallinan Diamond & Jones, PC

1617 JFK Boulevard

Philadelphia, PA 19103

856-813-5500

FAX Number 856-813-5501

QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC.

In Re:

DANIEL J. COSTELLO, JR.
AKA DANIEL JOSEPH
COSTELLO AKA DANIEL
COSTELLO, JR.

Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
CAMDEN VICINAGE

Chapter 13

Case No. 19-30914 - JNP

Hearing Date: 08/19/2020 @ 09:00 AM

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC., the holder of a Mortgage on Debtor's residence located at 124 LINCOLN LN, BERLIN, NJ 08009-1176, hereby objects to the Confirmation of the Debtor's proposed Modified Chapter 13 Plan on the following grounds:

1. On December 12, 2019, Movant filed a Proof of Claim listing pre-petition arrears in the amount of \$54,992.02. A copy of the Proof of Claim is attached hereto as Exhibit "A" and made a part hereof.

2. On June 3, 2020, an Order Resolving Motion For Relief From Stay With Conditions was entered listing post-petition arrears added to the Debtor's Plan in the amount of \$16,001.11. A copy of the Order Resolving Motion For Relief From Stay With Conditions is attached hereto as Exhibit "B" and made a part hereof.

3. Debtor's Modified Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).

4. Debtor's Modified Plan currently provides for payment of pre-petition arrears to Movant in the amount of \$54,992.02 and post-petition arrears in the amount of \$6,867.33. A copy of the Debtor's Modified Plan is attached hereto as Exhibit "C" and made a part hereof.

5. Movant therefore objects to Debtor's Modified Plan as it is underfunded. Debtor's Modified Plan should be further amended to fully fund the arrears owed to Movant or Confirmation should be denied.

WHEREFORE, QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC. respectfully requests that the Confirmation of Debtor's Modified Plan be denied.

/s/ Melanie Grimes
Melanie Grimes, Esq.
Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
Tel: 856-813-5500 Ext. 46245
Fax: 856-813-5501
Email: Melanie.Grimes@phelanhallinan.com

Dated: July 7, 2020

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for QUICKEN LOANS, LLC FORMERLY
KNOWN AS (FKA) QUICKEN LOANS INC.

In Re:

DANIEL J. COSTELLO, JR.
AKA DANIEL JOSEPH COSTELLO AKA DANIEL
COSTELLO, JR.

Case No: 19-30914 - JNP

Hearing Date: 08/19/2020 @ 09:00
AM

Judge: JERROLD N. POSLUSNY
JR.

Chapter: 13

CERTIFICATION OF SERVICE

1. I, Marc Schroeder:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC,
who represents QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA)
QUICKEN LOANS INC. in the above captioned matter.

☐ am the _____ in the above case and am representing
myself.

2. On July 7, 2020 I sent a copy of the following pleadings and/or documents to
the parties listed below:

Objection to Plan

3. I hereby certify under penalty of perjury that the above documents were sent
using the mode of service indicated.

Dated: July 7, 2020

/s/ Marc Schroeder
Marc Schroeder

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
DANIEL J. COSTELLO, JR. AKA DANIEL JOSEPH COSTELLO AKA DANIEL COSTELLO, JR. 124 LINCOLN LANE BERLIN, NJ 08009	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
ERIC CLAYMAN JENKINS & CLAYMAN 412 WHITE HORSE PIKE AUDUBON, NJ 08106	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
STEPHANIE F. RITIGSTEIN JENKINS AND CLAYMAN 412 WHITE HORSE PIKE AUDUBON, NJ 08106	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
ISABEL C. BALBOA CHAPTER 13 STANDING TRUSTEE CHERRY TREE CORPORATE CENTER 535 ROUTE 38 - SUITE 580 CHERRY HILL, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. TRUSTEE US DEPT OF JUSTICE	Trustee	<input type="checkbox"/> Hand-delivered

OFFICE OF THE US TRUSTEE ONE NEWARK CENTER STE 2100 NEWARK, NJ 07102		<input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
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* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

Exhibit “A”

Fill in this information to identify the case:

Debtor 1 DANIEL J. COSTELLO, JR A/K/A DANIEL JOSEPH COSTELLO
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: CAMDEN Vicinage of the District of New Jersey
Case Number 19-30914 JNP (State)

Official Form 410

Proof of Claim

04/19

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

The law requires that filer **must leave out or redact** information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157, and 3571.
Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>QUICKEN LOANS INC.</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From Whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	<u>QUICKEN LOANS INC.</u>	<u>QUICKEN LOANS INC.</u>
	<u>BANKRUPTCY TEAM, 635 WOODWARD AVE.</u> Number Street	<u>BANKRUPTCY TEAM, 635 WOODWARD AVE.</u> Number Street
	<u>DETROIT MI 48226</u> City State Zip	<u>DETROIT MI 48226</u> City State Zip
	Contact Phone <u>(800) 508-0944</u>	Contact Phone <u>(800) 508-0944</u>
	Contact Email <u>bankruptcyquestions@quickenloans.com</u>	Contact Email <u>bankruptcyquestions@quickenloans.com</u>
	Uniform claim identifier for electronic payments in chapter 13 (if you use one)	
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information about the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?

☐ No

☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 8821

7. How much is the claim?

\$294,036.34

Does this amount include interest or other charges?

☐ No

☒ Yes.

Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim?

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.

Attach any document supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as healthcare information.

Money Loaned

9. Is all or part of the claim secured?

☐ No

☒ Yes.

The claim is secured by a lien on property.

Nature of property: 124 LINCOLN LANE, BERLIN, NJ 08009-1176

☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official form 410-A) with the *Proof of Claim*.

☐ Motor vehicle

☐ Other. Describe: _____

Basis for perfection:

Recorded Mortgage/Promissory Note

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property:

\$ _____

Amount of the claim that is secured:

\$ \$294,036.34

Amount of the claim that is unsecured:

\$ _____

(The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition:

\$ \$54,992.02

Annual Interest Rate (when case was filed) 3.99%

☒ Fixed

☐ Variable

10. Is this claim based on a lease?

☒ No

☐ Yes.

Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right to setoff?

☒ No

☐ Yes.

Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? ☒ No ☐ Yes. Check all that apply:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligation (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.	\$ _____

*Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorized courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157 and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date December 10, 2019
MM / DD / YYYY

/s/ Robert J. Davidow
Signature

Print the name of the person who is completing and signing this claim:

Name	<u>Robert J. Davidow, Esq.</u>
	First name Middle name Last name
Title	<u>Attorney</u>
Company	<u>Phelan Hallinan Diamond & Jones, PC</u> Identify the corporate servicer as the company if the authorized agent is a servicer.
Address	<u>1617 JFK Boulevard, Suite 1400</u> <u>Philadelphia, PA 19103</u>
Contact phone	<u>856-813-5500</u>
Email	<u>Robert.Davidow@phelanhallinan.com</u>

Mortgage Proof of Claim Attachment

(12/15)

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment
Case Number:	19-30914 JNP	Principal balance:	\$252,307.53	Principal & interest due:	\$24,346.60	Principal & interest: \$1,217.33
Debtor 1:	DANIEL J. COSTELLO, JR A/K/A DANIEL JOSEPH COSTELLO	Deferred Principal:	\$0.00	Prepetition fees due:	\$5,635.84	Monthly escrow: \$889.28
		Pro Rata MIP/PMI	\$169.78			
Debtor 2:		Interest due:	\$16,888.72	Escrow deficiency for funds advanced:	\$19,286.08	Private mortgage insurance: \$169.78
Last 4 digits to identify:	8821	Fees, costs due:	\$5,635.84	Projected escrow shortage:	\$5,975.11	Total monthly payment: \$2,276.39
Creditor:	QUICKEN LOANS INC.	Escrow deficiency for funds advanced:	\$19,286.08	Less funds on hand:	- \$251.61	
Servicer:	QUICKEN LOANS INC.	Less total funds on hand:	- \$251.61	Total prepetition arrearage:	\$54,992.02	
Fixed accrual/daily simple interest/other:	Fixed Accrual	Total debt:	\$294,036.34			

Part 5: Loan Payment History from First Date of Default:

Case 19-30914-JNP Claim 7 Filed 12/12/19 Desc Main Document Page 4 of 4

A. Date	B. Contractual Payment Amount	C. Funds Received	D. Amount Incurred	E. Description	F. Contractual Due Date	G. Prin, int & esc past due balance	H. Amount to Principal	I. Amount to Interest	J. Amount to Escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees/ Charges balance	Q. Unapplied funds balance
4/5/2018	\$2,067.11	\$176.29	\$0.00	ESCROW ADVANCE	2/1/2018	\$7,125.25	\$0.00	\$0.00	\$176.29	\$0.00	\$0.00	\$253,060.58	\$0.00	(\$1,588.39)	\$303.45	\$0.00
4/5/2018	\$2,067.11	(\$176.29)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2018	\$7,125.25	\$0.00	\$0.00	(\$176.29)	\$0.00	\$0.00	\$253,060.58	\$0.00	(\$1,588.39)	\$303.45	\$0.00
4/11/2018	\$2,067.11	\$1.50	\$0.00	DISCHARGE SERVICE FEE		\$7,125.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$253,060.58	\$0.00	(\$1,588.39)	\$303.45	\$0.00
4/11/2018	\$2,067.11	\$72.00	\$0.00	LOSS MITIGATION - ASSIGNMENT OF MORTGAGE		\$7,125.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$253,060.58	\$0.00	(\$1,588.39)	\$303.45	\$0.00
4/13/2018	\$2,067.11	\$1,881.97	\$0.00	ESCROW ADVANCE	2/1/2018	\$7,125.25	\$0.00	\$0.00	\$1,881.97	\$0.00	\$0.00	\$253,060.58	\$0.00	(\$3,470.36)	\$303.45	\$0.00
4/13/2018	\$2,067.11	(\$1,881.97)	\$0.00	OTHER TAX DISBURSEMENT	4/1/2018	\$7,125.25	\$0.00	\$0.00	(\$1,881.97)	\$0.00	\$0.00	\$253,060.58	\$0.00	(\$3,470.36)	\$303.45	\$0.00
4/16/2018	\$2,067.11	\$48.69	\$0.00	LATE CHARGE ASSESSMENT		\$7,125.25	\$0.00	\$0.00	\$0.00	\$48.69	\$0.00	\$253,060.58	\$0.00	(\$3,470.36)	\$352.14	\$0.00
4/30/2018	\$2,529.07	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$5,058.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$253,060.58	\$0.00	(\$2,620.58)	\$352.14	\$0.00
4/30/2018	\$2,529.07	\$2,067.11	\$0.00	PAYMENT	2/1/2018	\$5,058.14	\$375.90	\$841.43	\$849.78	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,620.58)	\$352.14	\$0.00
4/30/2018	\$2,529.07	(\$849.78)	\$0.00	REPAY OF ESCROW ADVANCE	2/1/2018	\$5,058.14	\$0.00	\$0.00	(\$849.78)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,620.58)	\$352.14	\$0.00
5/4/2018	\$2,529.07	\$176.29	\$0.00	ESCROW ADVANCE	3/1/2018	\$7,587.21	\$0.00	\$0.00	\$176.29	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,796.87)	\$352.14	\$0.00
5/4/2018	\$2,529.07	(\$176.29)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2018	\$7,587.21	\$0.00	\$0.00	(\$176.29)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,796.87)	\$352.14	\$0.00
5/16/2018	\$2,529.07	\$48.69	\$0.00	LATE CHARGE ASSESSMENT		\$7,587.21	\$0.00	\$0.00	\$0.00	\$48.69	\$0.00	\$252,684.68	\$0.00	(\$2,796.87)	\$400.83	\$0.00
5/30/2018	\$2,529.07	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$7,587.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,796.87)	\$400.83	\$0.00
6/4/2018	\$2,529.07	\$176.29	\$0.00	ESCROW ADVANCE	3/1/2018	\$10,116.28	\$0.00	\$0.00	\$176.29	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,973.16)	\$400.83	\$0.00
6/4/2018	\$2,529.07	(\$176.29)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2018	\$10,116.28	\$0.00	\$0.00	(\$176.29)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,973.16)	\$400.83	\$0.00
6/6/2018	\$2,529.07	\$769.00	\$0.00	INSURANCE REFUND	3/1/2018	\$10,116.28	\$0.00	\$0.00	\$769.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,204.16)	\$400.83	\$0.00
6/6/2018	\$2,529.07	(\$769.00)	\$0.00	REPAY OF ESCROW ADVANCE	3/1/2018	\$10,116.28	\$0.00	\$0.00	(\$769.00)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,204.16)	\$400.83	\$0.00
6/11/2018	\$2,529.07	\$1,784.00	\$0.00	INSURANCE REFUND	3/1/2018	\$10,116.28	\$0.00	\$0.00	\$1,784.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$420.16)	\$400.83	\$0.00
6/11/2018	\$2,529.07	(\$1,784.00)	\$0.00	REPAY OF ESCROW ADVANCE	3/1/2018	\$10,116.28	\$0.00	\$0.00	(\$1,784.00)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$420.16)	\$400.83	\$0.00
6/16/2018	\$2,529.07	\$48.69	\$0.00	LATE CHARGE ASSESSMENT		\$10,116.28	\$0.00	\$0.00	\$0.00	\$48.69	\$0.00	\$252,684.68	\$0.00	(\$420.16)	\$449.52	\$0.00
7/2/2018	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$10,104.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$420.16)	\$449.52	\$0.00
7/5/2018	\$2,020.94	\$0.00	\$20.00	PROPERTY INSPECTION - INSPECTION		\$10,104.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$469.52	\$0.00
7/5/2018	\$2,020.94	(\$20.00)	\$0.00	PROPERTY INSPECTION - INSPECTION		\$10,104.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$469.52	\$0.00
7/5/2018	\$2,020.94	\$176.29	\$0.00	ESCROW ADVANCE	3/1/2018	\$10,104.70	\$0.00	\$0.00	\$176.29	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$469.52	\$0.00
7/5/2018	\$2,020.94	(\$176.29)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2018	\$10,104.70	\$0.00	\$0.00	(\$176.29)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$469.52	\$0.00
7/16/2018	\$2,020.94	\$48.69	\$0.00	LATE CHARGE ASSESSMENT		\$10,104.70	\$0.00	\$0.00	\$0.00	\$48.69	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$518.21	\$0.00
7/26/2018	\$2,020.94	\$252,684.68	\$0.00	BUYBACKS	3/1/2018	\$10,104.70	\$252,684.68	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$518.21	\$0.00
7/26/2018	\$2,020.94	\$5,022.16	\$0.00	BUYBACKS	3/1/2018	\$10,104.70	\$0.00	\$5,022.16	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$518.21	\$0.00
8/1/2018	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$518.21	\$0.00
8/2/2018	\$2,020.94	\$0.00	\$20.00	PROPERTY INSPECTION - INSPECTION		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$518.21	\$0.00
8/2/2018	\$2,020.94	(\$20.00)	\$0.00	PROPERTY INSPECTION - INSPECTION		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$596.45)	\$518.21	\$0.00
8/3/2018	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$12,125.64	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$769.55)	\$538.21	\$0.00
8/3/2018	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$12,125.64	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$769.55)	\$538.21	\$0.00
8/7/2018	\$2,020.94	\$0.00	(\$40.00)	PROPERTY INSPECTION - INSPECTION		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,798.04)	\$498.21	\$0.00
8/7/2018	\$2,020.94	\$0.00	\$40.00	PROPERTY INSPECTION - INSPECTION		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,798.04)	\$538.21	\$0.00
8/7/2018	\$2,020.94	\$2,028.49	\$0.00	ESCROW ADVANCE	3/1/2018	\$12,125.64	\$0.00	\$0.00	\$2,028.49	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,798.04)	\$538.21	\$0.00
8/7/2018	\$2,020.94	(\$2,028.49)	\$0.00	OTHER TAX DISBURSEMENT	7/1/2018	\$12,125.64	\$0.00	\$0.00	(\$2,028.49)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$2,798.04)	\$538.21	\$0.00
8/15/2018	\$2,020.94	\$270.18	\$0.00	ESCROW ADVANCE	3/1/2018	\$12,125.64	\$0.00	\$0.00	\$270.18	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$538.21	\$0.00
8/15/2018	\$2,020.94	(\$270.18)	\$0.00	TAX DISBURSEMENT	5/1/2018	\$12,125.64	\$0.00	\$0.00	(\$270.18)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$538.21	\$0.00
8/16/2018	\$2,020.94	\$48.69	\$0.00	LATE CHARGE ASSESSMENT		\$12,125.64	\$0.00	\$0.00	\$0.00	\$48.69	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$586.90	\$0.00
8/23/2018	\$2,020.94	\$100.00	\$0.00	PROPERTY PRESERVATION - VACANT PROPERTY REGISTRATION CITY/COUNTY FEE		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$586.90	\$0.00

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8/23/2018	\$2,020.94	\$500.00	\$0.00	PROPERTY PRESERVATION - VACANT PROPERTY REGISTRATION CITY/COUNTY FEE		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$586.90	\$0.00
8/29/2018	\$2,020.94	\$0.00	\$55.00	FORECLOSURE - SPECIAL PROCESS		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$641.90	\$0.00
8/29/2018	\$2,020.94	\$0.00	\$100.00	FORECLOSURE - CERTIFIED COPIES		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$741.90	\$0.00
8/29/2018	\$2,020.94	\$0.00	\$250.00	FORECLOSURE - FILING FEE		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$991.90	\$0.00
8/29/2018	\$2,020.94	\$0.00	\$325.00	FORECLOSURE - TITLE COST		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$1,316.90	\$0.00
8/29/2018	\$2,020.94	\$0.00	\$990.67	FORECLOSURE - ALLOWABLE		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$2,307.57	\$0.00
8/29/2018	\$2,020.94	\$0.00	\$496.83	FORECLOSURE - ALLOWABLE		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$2,804.40	\$0.00
8/29/2018	\$2,020.94	\$0.00	\$50.00	FORECLOSURE - BREACH LETTER		\$12,125.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$2,854.40	\$0.00
9/4/2018	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,068.22)	\$2,854.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$20.00	PROPERTY INSPECTION - INSPECTION		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$2,874.40	\$0.00
9/5/2018	\$2,020.94	(\$20.00)	\$0.00	PROPERTY INSPECTION - INSPECTION		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$2,874.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$25.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$2,899.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$63.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$2,962.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$22.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$2,984.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$85.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,069.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$69.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,138.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$16.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,154.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$24.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,178.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$16.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,194.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$69.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,263.40	\$0.00
9/5/2018	\$2,020.94	\$0.00	\$16.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,279.40	\$0.00
9/5/2018	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$14,146.58	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,279.40	\$0.00
9/5/2018	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$14,146.58	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,279.40	\$0.00
9/12/2018	\$2,020.94	\$0.00	\$69.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,348.40	\$0.00
9/12/2018	\$2,020.94	\$0.00	\$16.00	FORECLOSURE - PROCESS		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,364.40	\$0.00
9/12/2018	\$2,020.94	\$0.00	\$595.00	FORECLOSURE - ALLOWABLE		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$3,959.40	\$0.00
9/13/2018	\$2,020.94	\$0.00	\$48.00	FORECLOSURE - NOTICE OF PENDENCY		\$14,146.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$4,007.40	\$0.00
10/4/2018	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$16,213.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,241.32)	\$4,007.40	\$0.00
10/5/2018	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$16,213.44	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,414.42)	\$4,007.40	\$0.00
10/5/2018	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$16,213.44	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,414.42)	\$4,007.40	\$0.00
10/8/2018	\$2,020.94	\$0.00	\$20.00	PROPERTY INSPECTION - INSPECTION		\$16,213.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,414.42)	\$4,027.40	\$0.00
10/8/2018	\$2,020.94	(\$20.00)	\$0.00	PROPERTY INSPECTION - INSPECTION		\$16,213.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$3,414.42)	\$4,027.40	\$0.00
10/19/2018	\$2,020.94	\$90.00	\$0.00	FORECLOSURE - CERTIFIED COPIES		\$16,213.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,442.90)	\$4,027.40	\$0.00
10/19/2018	\$2,020.94	\$75.00	\$0.00	FORECLOSURE - TITLE COST		\$16,213.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,442.90)	\$4,027.40	\$0.00
10/19/2018	\$2,020.94	\$2,028.48	\$0.00	ESCROW ADVANCE	3/1/2018	\$16,213.44	\$0.00	\$0.00	\$2,028.48	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,442.90)	\$4,027.40	\$0.00
10/19/2018	\$2,020.94	(\$2,028.48)	\$0.00	OTHER TAX DISBURSEMENT	10/1/2018	\$16,213.44	\$0.00	\$0.00	(\$2,028.48)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,442.90)	\$4,027.40	\$0.00
11/3/2018	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$18,280.30	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,616.00)	\$4,027.40	\$0.00
11/3/2018	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$18,280.30	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,616.00)	\$4,027.40	\$0.00
11/5/2018	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$18,280.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,616.00)	\$4,027.40	\$0.00
11/6/2018	\$2,020.94	\$0.00	\$20.00	PROPERTY INSPECTION - INSPECTION		\$18,280.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,616.00)	\$4,047.40	\$0.00
11/6/2018	\$2,020.94	(\$20.00)	\$0.00	PROPERTY INSPECTION - INSPECTION		\$18,280.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,616.00)	\$4,047.40	\$0.00
12/5/2018	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$20,347.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,789.10)	\$4,047.40	\$0.00
12/5/2018	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$20,347.16	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,789.10)	\$4,047.40	\$0.00
12/5/2018	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$20,347.16	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$5,789.10)	\$4,047.40	\$0.00
12/13/2018	\$2,020.94	\$2,618.00	\$0.00	ESCROW ADVANCE	3/1/2018	\$20,347.16	\$0.00	\$0.00	\$2,618.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$8,407.10)	\$4,047.40	\$0.00
12/13/2018	\$2,020.94	(\$2,618.00)	\$0.00	HAZARD INS DISBURSEMENT	4/1/2018	\$20,347.16	\$0.00	\$0.00	(\$2,618.00)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$8,407.10)	\$4,047.40	\$0.00
12/31/2018	\$2,020.94	\$758.82	\$0.00	ESCROW ADVANCE	3/1/2018	\$20,347.16	\$0.00	\$0.00	\$758.82	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,165.92)	\$4,047.40	\$0.00
12/31/2018	\$2,020.94	(\$758.82)	\$0.00	TAX DISBURSEMENT	1/1/2019	\$20,347.16	\$0.00	\$0.00	(\$758.82)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,165.92)	\$4,047.40	\$0.00
1/2/2019	\$2,020.94	\$0.00	\$50.00	FORECLOSURE - FILING FEE		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,165.92)	\$4,097.40	\$0.00

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1/2/2019	\$2,020.94	\$0.00	\$50.00	FORECLOSURE - FILING FEE		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,165.92)	\$4,147.40	\$0.00
1/2/2019	\$2,020.94	\$0.00	\$85.00	FORECLOSURE - CERTIFIED COPIES		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,165.92)	\$4,232.40	\$0.00
1/2/2019	\$2,020.94	\$0.00	\$148.75	FORECLOSURE - ALLOWABLE		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,165.92)	\$4,381.15	\$0.00
1/2/2019	\$2,020.94	\$0.00	\$4.87	FORECLOSURE - STATUTORY MAILINGS		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,165.92)	\$4,386.02	\$0.00
1/2/2019	\$2,020.94	\$0.00	\$3.92	FORECLOSURE - STATUTORY MAILINGS		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,165.92)	\$4,389.94	\$0.00
1/4/2019	\$2,020.94	\$4.13	\$0.00	FORECLOSURE - STATUTORY MAILINGS		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,339.02)	\$4,389.94	\$0.00
1/4/2019	\$2,020.94	\$0.00	\$75.00	FORECLOSURE - TAX SEARCH/DELINQUENT TAX REPORT		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,339.02)	\$4,464.94	\$0.00
1/4/2019	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$22,414.02	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,339.02)	\$4,464.94	\$0.00
1/4/2019	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$22,414.02	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,339.02)	\$4,464.94	\$0.00
1/7/2019	\$2,020.94	\$15.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,339.02)	\$4,464.94	\$0.00
1/10/2019	\$2,020.94	\$0.00	\$15.00	PROPERTY INSPECTION - INSPECTION		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,339.02)	\$4,479.94	\$0.00
1/10/2019	\$2,020.94	(\$15.00)	\$0.00	PROPERTY INSPECTION - INSPECTION		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,339.02)	\$4,479.94	\$0.00
1/11/2019	\$2,020.94	\$0.00	\$1,000.00	FORECLOSURE - COMMISSION FEE		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$9,339.02)	\$5,479.94	\$0.00
1/17/2019	\$2,020.94	\$1,955.23	\$0.00	ESCROW ADVANCE	3/1/2018	\$22,414.02	\$0.00	\$0.00	\$1,955.23	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,294.25)	\$5,479.94	\$0.00
1/17/2019	\$2,020.94	(\$1,955.23)	\$0.00	OTHER TAX DISBURSEMENT	1/1/2019	\$22,414.02	\$0.00	\$0.00	(\$1,955.23)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,294.25)	\$5,479.94	\$0.00
1/30/2019	\$2,020.94	\$435.00	\$0.00	APPRAISAL - APPRAISAL		\$22,414.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,294.25)	\$5,479.94	\$0.00
2/4/2019	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$24,480.88	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,467.35)	\$5,479.94	\$0.00
2/4/2019	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$24,480.88	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,467.35)	\$5,479.94	\$0.00
2/11/2019	\$2,020.94	\$75.00	\$0.00	DEFAULT SERVICE - RE-REGISTRATION SERVICES		\$24,480.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,467.35)	\$5,479.94	\$0.00
2/11/2019	\$2,020.94	\$500.00	\$0.00	PROPERTY PRESERVATION - VACANT PROPERTY REGISTRATION CITY/COUNTY FEE		\$24,480.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,467.35)	\$5,479.94	\$0.00
2/11/2019	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$24,480.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,467.35)	\$5,479.94	\$0.00
2/12/2019	\$2,020.94	\$0.00	\$20.00	PROPERTY INSPECTION - INSPECTION		\$24,480.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,467.35)	\$5,499.94	\$0.00
2/12/2019	\$2,020.94	(\$20.00)	\$0.00	PROPERTY INSPECTION - INSPECTION		\$24,480.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,467.35)	\$5,499.94	\$0.00
3/4/2019	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$27,242.98	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,499.94	\$0.00
3/4/2019	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$27,242.98	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,499.94	\$0.00
3/13/2019	\$2,020.94	\$0.00	\$50.00	FORECLOSURE - CIVIL LITIGATION		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,549.94	\$0.00
3/13/2019	\$2,020.94	\$0.00	\$4.13	FORECLOSURE - STATUTORY MAILINGS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,554.07	\$0.00
3/13/2019	\$2,020.94	\$0.00	\$3.92	FORECLOSURE - STATUTORY MAILINGS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,557.99	\$0.00
3/13/2019	\$2,020.94	\$0.00	\$3.92	FORECLOSURE - STATUTORY MAILINGS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,561.91	\$0.00
3/14/2019	\$2,020.94	\$100.00	\$0.00	BANKRUPTCY - PROOF OF CLAIM		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,561.91	\$0.00
3/18/2019	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,561.91	\$0.00
3/29/2019	\$2,020.94	\$0.00	(\$55.00)	FORECLOSURE - SPECIAL PROCESS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,506.91	\$0.00
3/29/2019	\$2,020.94	\$0.00	(\$20.76)	FORECLOSURE - STATUTORY MAILINGS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,486.15	\$0.00
3/29/2019	\$2,020.94	\$0.00	(\$185.00)	FORECLOSURE - CERTIFIED COPIES		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,301.15	\$0.00
3/29/2019	\$2,020.94	\$0.00	(\$50.00)	FORECLOSURE - FILING FEE		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,251.15	\$0.00
3/29/2019	\$2,020.94	\$0.00	(\$69.00)	FORECLOSURE - PROCESS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,182.15	\$0.00
3/29/2019	\$2,020.94	\$55.00	\$0.00	FORECLOSURE - SPECIAL PROCESS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,182.15	\$0.00
3/29/2019	\$2,020.94	\$20.76	\$0.00	FORECLOSURE - STATUTORY MAILINGS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,182.15	\$0.00
3/29/2019	\$2,020.94	\$185.00	\$0.00	FORECLOSURE - CERTIFIED COPIES		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,182.15	\$0.00
3/29/2019	\$2,020.94	\$50.00	\$0.00	FORECLOSURE - FILING FEE		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,182.15	\$0.00
3/29/2019	\$2,020.94	\$69.00	\$0.00	FORECLOSURE - PROCESS		\$27,242.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,182.15	\$0.00
4/4/2019	\$2,020.94	\$400.00	\$0.00	BANKRUPTCY - PROOF OF CLAIM		\$29,515.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,640.45)	\$5,182.15	\$0.00
4/5/2019	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$29,515.53	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,813.55)	\$5,182.15	\$0.00

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4/5/2019	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$29,515.53	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$11,813.55)	\$5,182.15	\$0.00
4/8/2019	\$2,020.94	\$2,704.00	\$0.00	ESCROW ADVANCE	3/1/2018	\$29,515.53	\$0.00	\$0.00	\$2,704.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$14,517.55)	\$5,182.15	\$0.00
4/8/2019	\$2,020.94	(\$2,704.00)	\$0.00	HAZARD INS DISBURSEMENT	4/1/2019	\$29,515.53	\$0.00	\$0.00	(\$2,704.00)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$14,517.55)	\$5,182.15	\$0.00
4/12/2019	\$2,020.94	\$1,955.23	\$0.00	ESCROW ADVANCE	3/1/2018	\$29,515.53	\$0.00	\$0.00	\$1,955.23	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$16,472.78)	\$5,182.15	\$0.00
4/12/2019	\$2,020.94	(\$1,955.23)	\$0.00	OTHER TAX DISBURSEMENT	4/1/2019	\$29,515.53	\$0.00	\$0.00	(\$1,955.23)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$16,472.78)	\$5,182.15	\$0.00
5/2/2019	\$2,020.94	\$390.00	\$0.00	ESCROW ADVANCE	3/1/2018	\$31,788.08	\$0.00	\$0.00	\$390.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$16,862.78)	\$5,182.15	\$0.00
5/2/2019	\$2,020.94	(\$390.00)	\$0.00	ESCROW DISB TO NEW BUYER	12/1/2018	\$31,788.08	\$0.00	\$0.00	(\$390.00)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$16,862.78)	\$5,182.15	\$0.00
5/3/2019	\$2,020.94	\$125.00	\$0.00	BANKRUPTCY - PAYMENT CHANGE NOTICE		\$31,788.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$17,035.88)	\$5,182.15	\$0.00
5/3/2019	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$31,788.08	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$17,035.88)	\$5,182.15	\$0.00
5/3/2019	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$31,788.08	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$17,035.88)	\$5,182.15	\$0.00
5/10/2019	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$31,788.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$17,035.88)	\$5,182.15	\$0.00
6/3/2019	\$2,020.94	\$125.00	\$0.00	BANKRUPTCY - PAYMENT CHANGE NOTICE		\$34,076.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$17,035.88)	\$5,182.15	\$0.00
6/5/2019	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	3/1/2018	\$34,076.75	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$17,208.98)	\$5,182.15	\$0.00
6/5/2019	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$34,076.75	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$17,208.98)	\$5,182.15	\$0.00
6/6/2019	\$2,020.94	\$2,272.55	\$0.00	PAYMENT	3/1/2018	\$34,076.75	\$0.00	\$0.00	\$0.00	\$0.00	\$2,272.55	\$252,684.68	\$0.00	(\$17,208.98)	\$5,182.15	\$2,272.55
6/7/2019	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$32,055.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,684.68	\$0.00	(\$16,405.37)	\$5,182.15	\$2,272.55
6/7/2019	\$2,020.94	\$0.00	\$0.00	PAYMENT	3/1/2018	\$32,055.81	\$377.15	\$840.18	\$803.61	\$0.00	(\$2,020.94)	\$252,307.53	\$0.00	(\$16,405.37)	\$5,182.15	\$251.61
6/7/2019	\$2,020.94	(\$803.61)	\$0.00	REPAY OF ESCROW ADVANCE	3/1/2018	\$32,055.81	\$0.00	\$0.00	(\$803.61)	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,405.37)	\$5,182.15	\$251.61
6/25/2019	\$2,020.94	\$425.00	\$0.00	BANKRUPTCY - MOTION FOR RELIEF		\$32,055.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,405.37)	\$5,182.15	\$251.61
6/26/2019	\$2,020.94	\$0.00	\$75.00	FORECLOSURE - CIVIL LITIGATION		\$32,055.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,405.37)	\$5,257.15	\$251.61
6/26/2019	\$2,020.94	\$0.00	\$50.00	FORECLOSURE - CIVIL LITIGATION		\$32,055.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,405.37)	\$5,307.15	\$251.61
7/5/2019	\$2,020.94	\$173.10	\$0.00	ESCROW ADVANCE	4/1/2018	\$34,376.24	\$0.00	\$0.00	\$173.10	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,578.47)	\$5,307.15	\$251.61
7/5/2019	\$2,020.94	(\$173.10)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2019	\$34,376.24	\$0.00	\$0.00	(\$173.10)	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,578.47)	\$5,307.15	\$251.61
7/9/2019	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$34,376.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,578.47)	\$5,307.15	\$251.61
7/25/2019	\$2,020.94	\$0.00	(\$175.00)	FORECLOSURE - CIVIL LITIGATION		\$34,376.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,578.47)	\$5,132.15	\$251.61
7/25/2019	\$2,020.94	\$175.00	\$0.00	FORECLOSURE - CIVIL LITIGATION		\$34,376.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,578.47)	\$5,132.15	\$251.61
7/25/2019	\$2,020.94	\$181.00	\$0.00	BANKRUPTCY - BANKRUPTCY FILING COSTS		\$34,376.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,578.47)	\$5,132.15	\$251.61
7/25/2019	\$2,020.94	\$850.00	\$0.00	BANKRUPTCY - MOTION FOR RELIEF		\$34,376.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,578.47)	\$5,132.15	\$251.61
7/26/2019	\$2,020.94	\$125.00	\$0.00	BANKRUPTCY - PAYMENT CHANGE NOTICE		\$34,376.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,578.47)	\$5,132.15	\$251.61
8/3/2019	\$2,020.94	\$169.78	\$0.00	ESCROW ADVANCE	4/1/2018	\$36,696.67	\$0.00	\$0.00	\$169.78	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,748.25)	\$5,132.15	\$251.61
8/3/2019	\$2,020.94	(\$169.78)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2020	\$36,696.67	\$0.00	\$0.00	(\$169.78)	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$16,748.25)	\$5,132.15	\$251.61
8/9/2019	\$2,020.94	\$75.00	\$0.00	DEFAULT SERVICE - RE-REGISTRATION SERVICES		\$36,696.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$18,776.74)	\$5,132.15	\$251.61
8/9/2019	\$2,020.94	\$500.00	\$0.00	PROPERTY PRESERVATION - VACANT PROPERTY REGISTRATION CITY/COUNTY FEE		\$36,696.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$18,776.74)	\$5,132.15	\$251.61
8/9/2019	\$2,020.94	\$2,028.49	\$0.00	ESCROW ADVANCE	4/1/2018	\$36,696.67	\$0.00	\$0.00	\$2,028.49	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$18,776.74)	\$5,132.15	\$251.61
8/9/2019	\$2,020.94	(\$2,028.49)	\$0.00	OTHER TAX DISBURSEMENT	7/1/2019	\$36,696.67	\$0.00	\$0.00	(\$2,028.49)	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$18,776.74)	\$5,132.15	\$251.61
8/13/2019	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$36,696.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$18,776.74)	\$5,132.15	\$251.61
9/5/2019	\$2,020.94	\$169.78	\$0.00	ESCROW ADVANCE	4/1/2018	\$39,017.10	\$0.00	\$0.00	\$169.78	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$18,946.52)	\$5,132.15	\$251.61
9/5/2019	\$2,020.94	(\$169.78)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2020	\$39,017.10	\$0.00	\$0.00	(\$169.78)	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$18,946.52)	\$5,132.15	\$251.61
9/10/2019	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$39,017.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$18,946.52)	\$5,132.15	\$251.61
9/16/2019	\$2,020.94	\$48.69	\$0.00	LATE CHARGE ASSESSMENT		\$39,017.10	\$0.00	\$0.00	\$0.00	\$48.69	\$0.00	\$252,307.53	\$0.00	(\$18,946.52)	\$5,180.84	\$251.61
10/4/2019	\$2,020.94	\$169.78	\$0.00	ESCROW ADVANCE	4/1/2018	\$41,337.53	\$0.00	\$0.00	\$169.78	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,116.30)	\$5,180.84	\$251.61
10/4/2019	\$2,020.94	(\$169.78)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2020	\$41,337.53	\$0.00	\$0.00	(\$169.78)	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,116.30)	\$5,180.84	\$251.61
10/10/2019	\$2,020.94	\$20.00	\$0.00	PROPERTY INSPECTION - INSPECTION		\$41,337.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,116.30)	\$5,180.84	\$251.61
10/11/2019	\$2,020.94	\$0.00	\$20.00	PROPERTY INSPECTION - INSPECTION		\$41,337.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,116.30)	\$5,200.84	\$251.61

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10/11/2019	\$2,020.94	(\$20.00)	\$0.00	PROPERTY INSPECTION - INSPECTION		\$41,337.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,116.30)	\$5,200.84	\$251.61
10/16/2019	\$2,020.94	\$75.00	\$0.00	FORECLOSURE - POSTPONE/RESET SALE		\$41,337.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,116.30)	\$5,200.84	\$251.61
10/16/2019	\$2,020.94	\$0.00	\$435.00	APPRAISAL - APPRAISAL		\$41,337.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,116.30)	\$5,635.84	\$251.61
11/4/2019	\$2,020.94	\$169.78	\$0.00	ESCROW ADVANCE	4/1/2018	\$43,657.96	\$0.00	\$0.00	\$169.78	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,286.08)	\$5,635.84	\$251.61
11/4/2019	\$2,020.94	(\$169.78)	\$0.00	MORTGAGE INSURANCE DISBURSEMENT	7/1/2020	\$43,657.96	\$0.00	\$0.00	(\$169.78)	\$0.00	\$0.00	\$252,307.53	\$0.00	(\$19,286.08)	\$5,635.84	\$251.61

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500

Attorneys for QUICKEN LOANS INC.

In Re:

Daniel J. Costello, Jr a/k/a Daniel Joseph Costello

Case No: 19-30914 - JNP

Judge: JERROLD N. POSLUSNY
JR.

Chapter: 13

CERTIFICATION OF SERVICE

1. I, Aaron Thomas:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents QUICKEN LOANS INC. in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On the date below, I sent a copy of the following pleadings and/or documents to the parties listed below:

Proof of Claim

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: 12/12/2019

/s/ Aaron Thomas
Aaron Thomas

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Stephanie F. Ritigstein Jenkins and Clayman 412 White Horse Pike Audubon, NJ 08106	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

Exhibit “B”



Order Filed on June 3, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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PHELAN HALLINAN DIAMOND & JONES, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for QUICKEN LOANS, LLC FORMERLY KNOWN
AS QUICKEN LOANS INC.

In Re:

DANIEL J. COSTELLO, JR A/K/A DANIEL JOSEPH
COSTELLO

Case No: 19-30914 - JNP

Hearing Date: April 7, 2020

Judge: JERROLD N. POSLUSNY JR.

Recommended Local Form:



Followed



Modified

ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) and four (4) is hereby **ORDERED**.

DATED: June 3, 2020

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: QUICKEN LOANS, LLC FORMERLY KNOWN AS QUICKEN LOANS INC.
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC
Debtor's Counsel: STEPHANIE F. RITIGSTEIN, Esquire
Property Involved ("Collateral"): 124 LINCOLN LANE, BERLIN, NJ 08009-1176

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for **5** months, from **01/01/2020** to **05/01/2020**.
- ☒ The Debtor is overdue for **3** payments at **\$2,276.39** per month.
- ☒ The Debtor is overdue for **2** payments at **\$2,289.11**.
- ☒ The Debtor will be due for the **06/01/2020** to **08/01/2020** payments in the amount of **\$2,289.11**.
- ☐ The Debtor is assessed for _____ late charges at \$_____ per month.
- ☒ Applicant acknowledges suspense funds in the amount of **\$2,273.61**.

Total Arrears Due **\$16,001.11 including the 06/01/2020 thru 08/01/2020 payments which is not yet due.**

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$____. Payment shall be made no later than ____.
- ☒ Beginning on **09/01/2020**, regular monthly mortgage payments shall continue to be made.
- ☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$_____ for _____ months.

☒ The amount of **\$16,001.11 consisting of the arrears listing in paragraph 1 above and the regular payments due 06/01/2020 to 08/01/2020** shall be capitalized in the Debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. If required by the Chapter 13 Trustee, debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment:

☒ Regular Monthly payment:

QUICKEN LOANS, LLC
635 Woodward Ave.,
Detroit, MI 48226

☐ Monthly cure payment:

4. In the event of Default:

☒ Should the Debtors fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney's fees of **\$500.00**, and costs of **\$181.00**.

The fees and costs are payable:

☒ Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

6. This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy.

Exhibit “C”

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or Unexpired Lease

Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: _____

Judge: _____

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☐ Modified/Notice Required

Date: _____

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: _____

Initial Debtor: _____

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

\$2,390.78 paid to date, then debtor shall pay \$740 per month for May and June 2020, then \$1,456 per month for final 53 months (60 months total).

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☐ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☐ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☐ Upon confirmation
- ☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) _____

3) _____

4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: _____

Debtor

Date: _____

Joint Debtor

Date: _____

Attorney for Debtor(s)